

Case 15-70318-JAD Document 115 Filed 12/22/20 Entered 12/22/20 14:32:09 Desc Main f 5

Fill in this information to identify the case:

Debtor 1 WALTER A. WALSTROM

Debtor 2 SANDRA M. WALSTROM
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 15-70318-JAD

Form 4100R

Response to Notice of Final Cure Payment

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Wells Fargo Bank, National Association, as Trustee for
Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2

Court claim no. (if known):
3

Last 4 digits of any number you use to identify the debtor's account: 4389

Property address: 78 6th St
Number Street
Houtzdale, PA 16651
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08/01/2020
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

+(b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

08/01/2020
MM/DD/YYYY

Debtor1 WALTER A. WALSTROM
First Middle Last

Case number (if known) 15-70318-JAD

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Mario Hanyon Date 12/21/2020
Signature

Print Mario Hanyon Title Attorney
First Name Middle Name Last Name

Company Brock & Scott, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 302 Fellowship Road, Ste 130
Number Street

Mount Laurel, NJ 08054
City State ZIP Code

Contact phone 844-856-6646 x4560 Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**
Johnstown Division

IN RE:

WALTER A. WALSTROM AND SANDRA M.
WALSTROM

Case No. 15-70318-JAD

Chapter 13

Wells Fargo Bank, National Association, as Trustee
for Option One Mortgage Loan Trust 2005-2,
Asset-Backed Certificates, Series 2005-2,

Movant

Hearing Date: TBD

Hearing Time: TBD

Objection Date: TBD

vs.

WALTER A. WALSTROM AND SANDRA M.
WALSTROM,

Debtors

and

Ronda J Winnecour

Respondent

11 U.S.C. §362

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I certify under penalty of perjury that on December 21, 2020, I served or caused to be served the Response to Notice of Final Cure on the parties at the addresses shown below or on the attached list. The types of service made on the parties were: Electronic Notification and First Class Mail.

SERVICE BY NEF

OFFICE OF THE UNITED STATES TRUSTEE
1001 LIBERTY AVENUE, SUITE 970
PITTSBURGH, PA 15222
USTP.REGION03@USDOJ.GOV

KENNETH P. SEITZ, ESQUIRE
P.O. BOX 211
LIGONIER, PA 15658
THEDEBTERASERS@AOL.COM

RONDA J. WINNECOUR, ESQUIRE (TRUSTEE)
SUITE 3250, USX TOWER
600 GRANT STREET
PITTSBURGH, PA 15219
CMECF@CHAPTER13TRUSTEEWDPA.COM

SERVICE BY FIRST-CLASS MAIL

WALTER A. WALSTROM
78 SIXTH STREET
HOUTZDALE, PA 16651

SANDRA M. WALSTROM
78 SIXTH STREET
HOUTZDALE, PA 16651

RONDA J. WINNECOUR, ESQUIRE (TRUSTEE)
SUITE 3250, USX TOWER
600 GRANT STREET
PITTSBURGH, PA 15219

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the

heading “Service by Electronic Notification” and those served by mail will be listed under the heading: Service by First Class Mail.”

EXECUTED ON: December 22, 2020

/s/ Mario Hanyon

Mario Hanyon

(Bar No. 203993)

Attorney for Creditor

BROCK & SCOTT, PLLC

302 Fellowship Road, Ste 130

Mount Laurel, NJ 08054

Telephone: 844-856-6646 x4560

Facsimile: 704-369-0760

E-Mail: pabkr@brockandscott.com